

In re:  
Joshua L Kravitz  
Jennifer M. Kravitz  
Debtors

Case No. 19-16354-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 20, 2024

User: admin  
Form ID: 138OBJ

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Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua L Kravitz, Jennifer M. Kravitz, 123 E. Welsh Road, Ambler, PA 19002-2313
14402857	ARStrat, 14141 Southwest Feeway, Suite 300, Sugar Land, TX 77478
14402855	Abington Health Physicians, 1200 Old York Road, Abington, PA 19001-3720
14411326	+ Matrix Financial Services Corporation., c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14402869	+ Meenan, 113 Main Street, Tullytown, PA 19007-6192
14484080	+ Montgomery County Tax Claim Bureau, c/o Michael Vagnoni, Esq., Obermayer Rebmann Maxwell & Hippel LLP, 1500 Market Street, Suite 3400, Philadelphia, PA 19102-2100
14479695	+ Montgomery Tax Claim Bureau, c/o Michael D. Vagnoni, Esquire, OBERMAYER REBMAN MAXWELL & HIPPEL LLP C, 1500 Market Street, Philadelphia, PA 19102-2100
14402871	Penn State, 308 Shields Bldg, University Park, PA 16802
14481248	+ School District of Upper Dublin, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14481249	+ School District of Upper Dublin, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14481831	+ School District of Upper Dublin, c/o James R. Wood, Esquire, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14402877	The Children's Hospital of Philadelphia, PO Box 822511, Philadelphia, PA 19182-2511
14415179	+ The Pennsylvania State University, 108 Shields Building, University Park PA 16802-1201
14402878	+ Upper Dublin School District, 1580 Fort Washington Avenue, Maple Glen, PA 19002-3315
14402879	+ Upper Dublin Treasurer, 801 Loch Alsh Ave, Fort Washington, PA 19034-1697
14581684	Wells Fargo Bank N.A., c/o Karina Velter, Esquire, Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14514444	+ William D. Schroeder, Jr., 920 Lenmar Drive, Blue Bell, PA 19422-2000

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 21 2024 00:54:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 21 2024 00:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14402856	+ Email/Text: bncnotifications@pheaa.org	Nov 21 2024 00:53:00	Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14402858	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 21 2024 00:53:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
14402859	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 21 2024 00:53:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
14433817	+ Email/Text: mortgagebkcorrespondence@bofa.com	Nov 21 2024 00:54:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14402860	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 21 2024 01:04:22	Capital One/Bass Pro Shops, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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14402862	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 21 2024 01:04:43	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14402863	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 21 2024 00:45:10	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14439332	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 21 2024 01:03:52	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14402864	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 21 2024 00:45:37	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14402865	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 21 2024 00:54:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14402866	Email/Text: mrdiscen@discover.com	Nov 21 2024 00:53:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14405897	Email/Text: mrdiscen@discover.com	Nov 21 2024 00:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14477370	Email/Text: ECMCBKNotices@ecmc.org	Nov 21 2024 00:54:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14437473	Email/Text: cashiering-administrationservices@flagstar.com	Nov 21 2024 00:54:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
14402867	Email/Text: cashiering-administrationservices@flagstar.com	Nov 21 2024 00:54:00	Flagstar Bank, Attn: Mortgage Servicing, E115-3, 5151 Corporate Drive, Troy, MI 48098-2639
14440130	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 21 2024 00:54:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14402861	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 21 2024 01:04:30	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14414839	+ Email/Text: RASEBN@raslg.com	Nov 21 2024 00:53:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14437433	Email/PDF: resurgentbknofications@resurgent.com	Nov 21 2024 00:45:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14402868	+ Email/Text: Documentfiling@lciinc.com	Nov 21 2024 00:53:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
14410796	^ MEBN	Nov 21 2024 00:28:04	Matrix Financial Services Corporation, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14838055	+ Email/Text: mtgbk@shellpointmtg.com	Nov 21 2024 00:53:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14421027	+ Email/Text: bncnotifications@pheaa.org	Nov 21 2024 00:53:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14434958	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2024 01:04:21	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14402870	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 21 2024 01:03:47	PayPal Credit, P.O. Box 5138, Timonium, MD 21094-5138
14437680	Email/Text: bnc-quantum@quantum3group.com	Nov 21 2024 00:54:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14402872	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 21 2024 00:47:07	Synch/care Credit Du, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14402873	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 21 2024 01:04:23	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14402874	+ Email/PDF: ais.sync.ebn@aisinfo.com		

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14441675	+ Email/Text: bncmail@w-legal.com	Nov 21 2024 01:03:48	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14402875	+ Email/Text: bncmail@w-legal.com	Nov 21 2024 00:54:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14402876	^ MEBN	Nov 21 2024 00:54:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
14402880	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 21 2024 00:28:11	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14909697	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 21 2024 00:45:35	Wells Fargo Auto, P.O. Box 17900, Denver, CO 80217-0900
14420761	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 21 2024 00:47:08	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
		Nov 21 2024 00:45:08	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO BOX 130000, Raleigh, NC 27605-1000
TOTAL: 37			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Wells Fargo Bank N.A. d/b/a Wells Fargo Auto amps@manleydeas.com
DENISE ELIZABETH CARLON	on behalf of Creditor Matrix Financial Services Corporation bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor School District of Upper Dublin jwood@portnoffonline.com jwood@ecf.inforuptcy.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor Matrix Financial Services Corporation bkgroup@kmlawgroup.com
MICHAEL D. VAGNONI	on behalf of Creditor Montgomery County Tax Claim Bureau michael.vagnoni@obermayer.com Lucille.acello@obermayer.com;helen.belair@obermayer.com;coleen.schmidt@obermayer.com;kathleen.jordan@obermayer.com
United States Trustee	

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USTPRegion03.PH.ECF@usdoj.gov

WILLIAM D. SCHROEDER, JR

on behalf of Debtor Joshua L Kravitz schroeder@jrlaw.org Healey@jrlaw.org

WILLIAM D. SCHROEDER, JR

on behalf of Joint Debtor Jennifer M. Kravitz schroeder@jrlaw.org Healey@jrlaw.org

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Joshua L Kravitz	)	Case No. 19-16354-pmm
aka Joshua Lee Kravitz	)	
aka Joshua Kravitz	)	
	)	Chapter: 13
Jennifer M. Kravitz	)	
aka Jennifer Marie Kravitz	)	
aka Jennifer Kravitz	)	
fka Jennifer M. Bentley		
Debtor(s).		

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: November 20, 2024

For The Court

Timothy B. McGrath  
Clerk of Court